RUSSELL L. LOW, ESQ. RLL-4745 LOW & LOW, ESQS. 505 Main St., Suite 304 Hackensack, NJ 07601 201-343-4040 Phone 201-880-4010 Fax Attorneys for Debtors

In Re: : UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Julio C. Gamarra : CHAPTER 13

: CASE NO. 18-16894

: HONORABLE STACEY L. MEISEL

Debtor : Hearing Date: 11/09/2022 at 2:00 p.m.

DEBTOR'S SUPPLEMENTAL CERTIFICATION IN RESPONSE TO PARTY-IN-INTEREST YEMICO GAMARRA'S LIMITED OBJECTION TO DEBTOR'S MOTION FOR AUTHORITY TO SELL REAL PROPERTY LOCATED AT 174 WEST EMERSON AVENUE, RAHWAY, NEW JERSEY 07065

I, Julio C. Gamarra, hereby certify the following:

- I have entered into a contract to sell my property at 174 West Emerson Avenue Rahway,
  NJ 07065.
- 2. From the sale proceeds, my mortgage payoff amount due to Specialized Loan Servicing will be paid in full.
- 3. I am filing this certification to clarify that after the mortgage is paid off, 50% of the remaining proceeds will be paid to my ex-wife, Yemico Gamarra.
- 4. From my half of the proceeds, the balance to complete my Chapter 13 Plan will be paid at 100%, my real estate attorney Steven D. Rothblatt will receive his fee of \$3,000.00, and my

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realtor Angelina Banina will receive her 2.5% commission, and my bankruptcy attorney Russell

L. Low, Esq. will receive \$2,500.00 for legal services rendered in relation to the motion to sell

the property.

5. After the above-mentioned parties are paid, I will keep the remaining portion of my

proceeds.

6. Therefore, I am respectfully requesting that the Party-in-Interest Yemico Gamarra's

Limited Objection to Debtor's Motion to Sell (Doc. 105) be hereby resolved by way of entry of a

Revised Order Authorizing Sale of Property so I may proceed with the sale of my property.

I hereby certify that the statements made by me are true and correct to the best of my

knowledge and belief.

Date: November 8, 2022

/s/ Julio C. Gamarra

Julio C. Gamarra

Debtor